

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA
DURHAM DIVISION**

In re:

JUDY MOORE WALDRON

S.S. No.: xxx-xx-6146

Mailing Address: 502 GAITHER ASHLEY RD, Timberlake, NC 27583-

Case No. 10-80868

Debtor.

NOTICE TO CREDITORS AND PROPOSED PLAN

The Debtor has filed for relief under Chapter 13 of the United States Bankruptcy Code on May 18, 2010.

The filing automatically stays collection and other actions against the Debtor, Debtor's property and certain co-debtors. If you attempt to collect a debt or take other action in violation of the bankruptcy stay, you may be penalized.

Official notice will be sent to creditors, which will provide the name and address of the Trustee, the date and time of the meeting of creditors, and the deadline for objecting to the plan. The official notice will include a proof of claim form.

A creditor must timely file a proof of claim with the Trustee in order to receive distributions under the plan. The Trustee will mail payments to the address provided on the proof of claim unless the creditor provides another address in writing for payments. If the claim is subsequently assigned or transferred, the Trustee will continue to remit payment to the original creditor until a formal notice of assignment or transfer is filed with the Court.

Attached is a copy of the Debtor's proposed Chapter 13 Plan consisting of 2 documents entitled: (1) Chapter 13 Plan and (2) Ch. 13 Plan - Debts Sheet (Middle). This is the same Plan that has already been filed with the Court.

Dated: June 2, 2010

LAW OFFICES OF JOHN T. ORCUTT, P.C.

/s John T. Orcutt

John T. Orcutt
N.C. State Bar No. 10212
Counsel for the Debtor
6616-203 Six Forks Rd.
Raleigh, N.C. 27615
Tel. No. (919) 847-9750

circular.wpt (rev. 5/17/09)

**CH. 13 PLAN - DEBTS SHEET
(MIDDLE DISTRICT - DESARDI VERSION)**

RETAIN COLLATERAL & PAY DIRECT OUTSIDE PLAN

Retain	Creditor Name	Sch D #	Description of Collateral

ARREARAGE CLAIMS

Retain	Creditor Name	Sch D #	Arrearage Amount	(See †)
				**
				**
				**
				**
				**
	American General		\$520	**
				**
				**
				**

Date: 4/5/10

Lastname-SS#: Waldron-6146

SURRENDER COLLATERAL

Creditor Name	Description of Collateral

REJECTED EXECUTORY CONTRACTS/LEASES

Creditor Name	Description of Collateral

LTD - DOT ON PRINCIPAL RESIDENCE & OTHER LONG TERM DEBTS

Retain	Creditor Name	Sch D #	Monthly Contract Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
	American General		\$520	N/A	n/a	\$520.00	Mobile Home and Land
				N/A	n/a		
				N/A	n/a		
				N/A	n/a		

STD - SECURED DEBTS *a* FMV

Retain	Creditor Name	Sch D #	FMV	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
				5.00			
				5.00			
				5.00			
				5.00			

STD - SECURED DEBTS *a* 100%

Retain	Creditor Name	Sch D #	Payoff Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
	CNH Capital		\$6,492	5.00	\$64	\$157.62	2001 Holland Tractor
				5.00			
				5.00			
				5.00			
				5.00			

ATTORNEY FEE (Unpaid part)		Amount
Law Offices of John T. Orcutt, P.C.		\$2,800
SECURED TAXES		Secured Amt
IRS Tax Liens		
Real Property Taxes on Retained Realty		
UNSECURED PRIORITY DEBTS		Amount
IRS Taxes		
State Taxes		
Personal Property Taxes		
Alimony or Child Support Arrearage		
CO-SIGN PROTECT (Pay 100%*)		Int.%
All Co-Sign Protect Debts (See*)		
GENERAL NON-PRIORITY UNSECURED		Amount**
DMI=	None(\$0)	None(\$0)

Other Miscellaneous Provisions

Plan to allow for 3 "waivers".

PROPOSED CHAPTER 13 PLAN PAYMENT

\$	746	per month for	60	months, then
\$	N/A	per month for	N/A	months.

Adequate Protection Payment Period: 12.59 months.

Sch D # = The number of the secured debt as listed on Schedule D.

Adequate Protection = Monthly 'Adequate Protection' payment amt.

* = May include up to 2 post-petition payments.

* Co-sign protect on all debts so designated on the filed schedules.

** = Greater of DMI x ACP or EAE (Page 4 of 4)

Ch13Plan_MD_(DeSardi Version 1/12/10) © LOJTO

CERTIFICATE OF SERVICE

I, WILLIAM MCDONALD, the undersigned, certifies that a copy of the foregoing **NOTICE TO CREDITORS AND PROPOSED PLAN** was served by automatic electronic noticing upon the following Trustee:

Richard M. Hutson, II
Chapter 13 Trustee

and was also served by first class U.S. mail, postage prepaid, to the following parties at their respective addresses:

All the creditors set forth on the mailing matrix filing in this case.

/s WILLIAM MCDONALD
WILLIAM MCDONALD

<p>North Carolina Department of Revenue c/o NC Department of Justice Post Office Box 629 Raleigh, NC 27602-0629</p> <p>Employment Security Commission Attn: Benefit Payment Control Post Office Box 26504 Raleigh, NC 27611-6504</p> <p>Credit Bureau Post Office Box 26140 Greensboro, NC 27402</p> <p>NC Child Support Centralized Collections Post Office Box 900006 Raleigh, NC 27675-9006</p> <p>Equifax Information Systems LLC P.O. Box 740241 Atlanta, GA 30374-0241</p> <p>Experian P.O. Box 2002 Allen, TX 75013-2002</p> <p>Innovis Data Solutions Attn: Consumer Assistance P.O. Box 1534 Columbus, OH 43216-1534</p> <p>Trans Union Corporation P.O. Box 2000 Crum Lynne, PA 19022-2000</p> <p>ChexSystems Attn: Consumer Relations 7805 Hudson Road, Ste. 100 Woodbury, MN 55125</p>	<p>Internal Revenue Service (ED)** Post Office Box 21126 Philadelphia, PA 19114-0326</p> <p>US Attorney's Office (ED)** 310 New Bern Avenue Suite 800, Federal Building Raleigh, NC 27601-1461</p> <p>American General Financial Madison Square 805 N. Madison Blvd. Roxboro, NC 27573</p> <p>Capital One Bank** Post Office Box 30285 Salt Lake City, UT 84130-0285</p> <p>Child Support Enforcement Post Office Box 20800 Raleigh, NC 27619-0800</p> <p>CNH Capital PO Box 3600 Lancaster, PA 17604</p> <p>Credit Bureau of Greensboro** Post Office Box 26140 Greensboro, NC 27402-0040</p> <p>Discover Post Office Box 30943 Salt Lake City, UT 84130-0943</p> <p>Discover Personal Loans Post Office Box 30954 Salt Lake City, UT 84130-0954</p>	<p>Employment Security Commission Unemployment Insurance Division Post Office Box 25903 Raleigh, NC 27611-5903</p> <p>GEMB/Lowe's Post Office Box 103104 Roswell, GA 30076</p> <p>Internal Revenue Service (MD)** Post Office Box 21126 Philadelphia, PA 19114-0326</p> <p>Neuse River Emergency Physician PO Box 37730 Philadelphia, PA 19101</p> <p>North Carolina Department of Re c/o Reginald S. Hinton Post Office Box 25000 Raleigh, NC 27640-5000</p> <p>North Carolina Dept of Revenue* Post Office Box 1168 Raleigh, NC 27602-1168</p> <p>Person County Tax Collector 105 South Main Street P.O. Box 1701 Roxboro, NC 27573</p> <p>US Attorney's Office (MD)** Middle District Post Office Box 1858 Greensboro, NC 27502-1858</p> <p>Wells Fargo Financial Post Office Box 5943 Sioux Falls, SD 57117-5943</p>
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Wells Fargo Financial Card
PO Box 5943
Sioux Falls, SD 57117